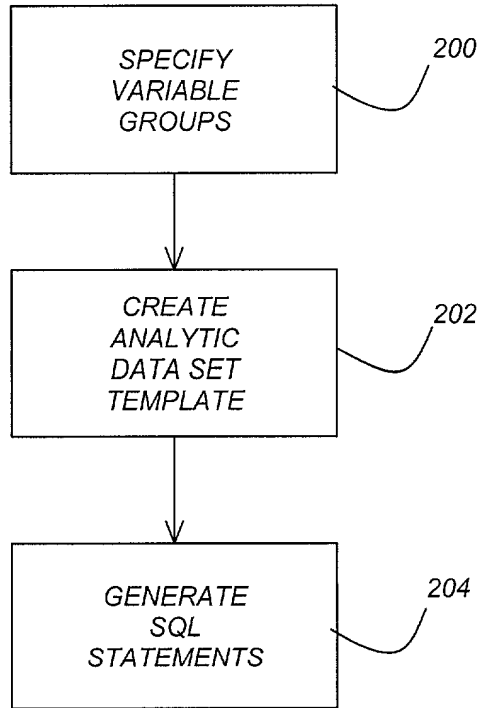


**FIG. 1**



**FIG. 2**

FIG. 3 is a flowchart illustrating a process for generating a model and scoring a customer segment. The process begins with step 300, "DEFINE INPUT DATA", which leads to step 302, "SPLIT INPUT DATA INTO TEST AND VALIDATION SAMPLES". Step 302 leads to step 304, "IDENTIFY INDEPENDENT AND DEPENDENT VARIABLES", which leads to step 306, "IDENTIFY TRANSFORMATION TYPES FOR VARIABLES". Step 306 leads to step 308, "ESTIMATE COEFFICIENTS FOR VARIABLES". Step 308 leads to step 310, "GENERATE MODEL EQUATIONS", which leads to step 312, "VALIDATE MODEL AGAINST VALIDATION SAMPLE". Step 312 leads to step 314, "SCORE CUSTOMER SEGMENT USING VALIDATED MODEL". A feedback loop connects step 312 back to step 308.

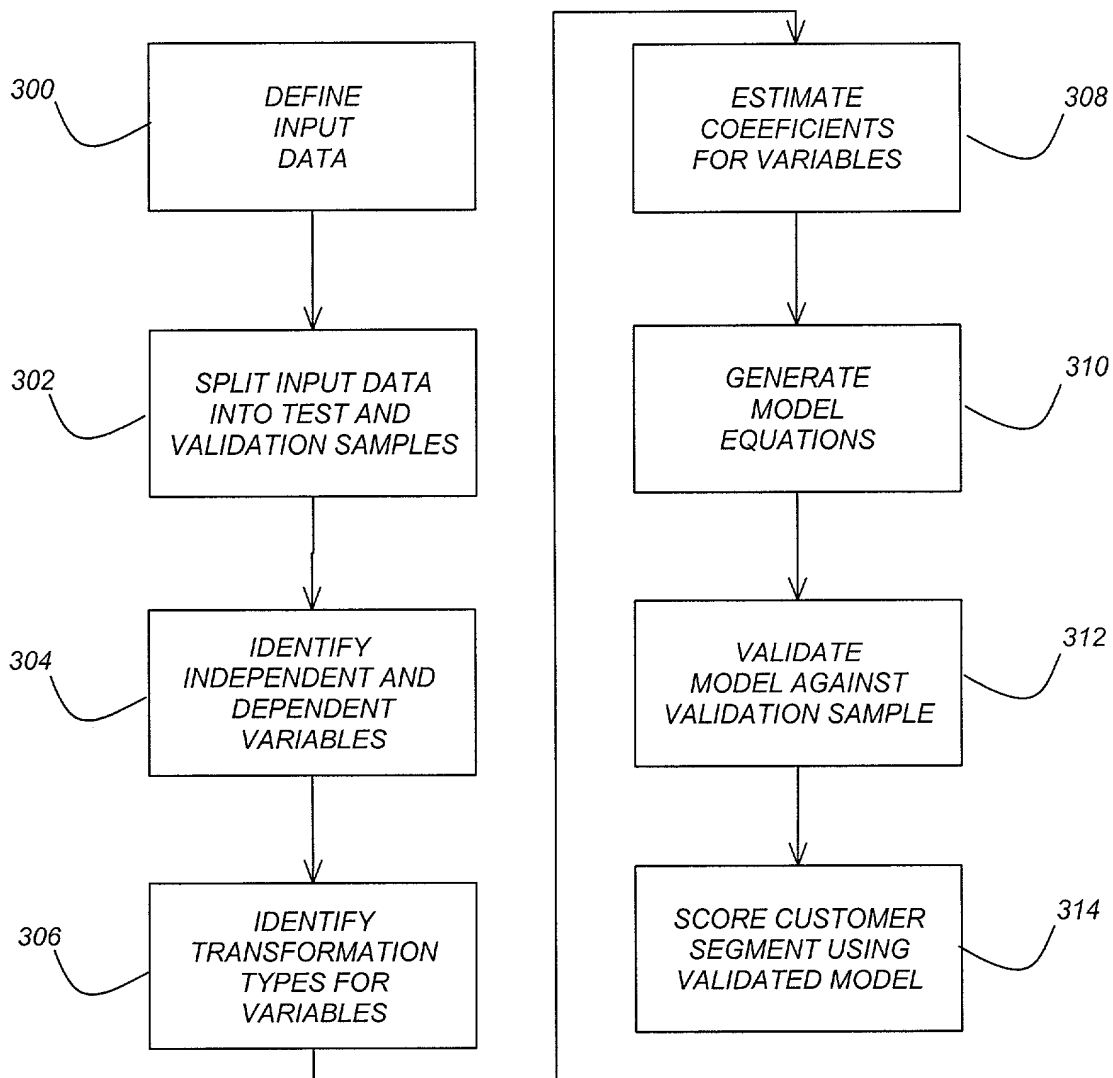


FIG. 3